



SHIIP NEWS RELEASE

Medicare Advantage — When Can You Change Plans?

April 2011

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[This is the third in a three part series (February, March and April) which will discuss enrollment in the different parts of Medicare.]

There are specific times when you can sign up for Medicare Advantage plans or make changes to coverage you already have. “Most people in Medicare Advantage plans must stay in the plan for a calendar year so understanding when you can enroll and disenroll is important,” says Kris Gross from the state of Iowa’s Senior Health Insurance Information Program (SHIIP).

The *Initial Enrollment Period* is your first opportunity to get a plan. This period occurs when someone first becomes eligible for Medicare, including those under age 65. You can join a Medicare Advantage plan the month your Part A and Part B are effective, the three months before and the three months after. The earliest your coverage can start is the first day of the month you have both Medicare Parts A and B.

Medicare gives everyone an *Annual Open Enrollment Period* when they can choose a new plan for the next calendar year. Starting in 2011 the Annual Open Enrollment Period will be October 15-December 7. This is a change from the past when this period ran from November 15 to December 31. You can join or switch plans or return to Original Medicare. The option you choose during this time will be effective January 1, 2012.

New in 2011 is the *Medicare Advantage Disenrollment Period*. This runs from January 1-February 14 each year. During this time, if you’re in a Medicare Advantage plan, you can disenroll and return to Original Medicare. If you make this change you can also enroll in a Medicare Part D drug plan. You cannot enroll in, or change Medicare Advantage plans.

Medicare Advantage plans also have several *Special Enrollment Periods* which allow you to change, enroll or drop plans during the rest of the year. Two of these periods apply to the first-time enrollee. The first Special Enrollment Period applies to individuals who enroll in a Medicare Advantage plan when they first go on Medicare Part B at age 65 or older and disenroll from the plan any time during the first 12 months. The second Special Enrollment Period occurs when you have had a Medicare supplement insurance policy, you drop the policy to enroll in a Medicare Advantage plan for the **first** time and then disenroll within the first 12 months.

Both of these Special Enrollment Periods allow you to return to Original Medicare and guarantee the availability of certain Medicare supplements. You also get a Special Enrollment Period to enroll in a Medicare Part D plan if the Medicare Advantage plan you had included drug coverage.

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If you have questions about changing, dropping or enrolling in Medicare Advantage plans contact SHIP, a free, confidential service of the state of Iowa. You can call 1-800-351-4664 (TTY 1-800-735-2942) or e-mail ship@iid.iowa.gov. SHIP also has counselors available across the state to help you with your Medicare Advantage questions and problems. For the SHIP site nearest you call 1-800-351-4664 (TTY 1-800-735-2942) or go to www.therightcalliowa.gov .